

Fill in this information to identify the case:

Debtor 1 Larry Nathaniel Johnson, Jr.

Debtor 2 Felicia Diane Cromwell-Johnson
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of VA
(State)

Case number 16-32997-KRH

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the FW Series I Trust

Court claim no. (if known): 14

Last 4 digits of any number you use to
identify the debtor's account: 4156

Date of payment change:
Must be at least 21 days after date 12 / 01 / 2020
of this notice

New total payment: \$ 1,291.49
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 265.68

New escrow payment: \$ 389.91

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Larry Nathaniel Johnson, Jr.
First Name Middle Name Last Name

Case number (if known) 16-32997-KRH

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 10 / 14 / 2020

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: October 12, 2020

LARRY JOHNSON
 6461 DAWNFIELD LN
 RICHMOND VA 23231

Loan: [REDACTED]

Property Address:
 6461 DAWNFIELD LANE
 RICHMOND, VA 23231

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from May 2020 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Dec 01, 2020:
Principal & Interest Pmt:	901.58	901.58
Escrow Payment:	265.68	389.91
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,167.26	\$1,291.49

Escrow Balance Calculation	
Due Date:	Oct 01, 2020
Escrow Balance:	100.13
Anticipated Pmts to Escrow:	531.36
Anticipated Pmts from Escrow (-):	388.43
Anticipated Escrow Balance:	\$243.06

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
May 2020		499.30			* Escrow Only Payment	0.00	499.30
May 2020		265.68			*	0.00	764.98
May 2020				35.17	* Mortgage Insurance	0.00	729.81
May 2020				874.35	* County Tax	0.00	(144.54)
Jun 2020		265.68			*	0.00	121.14
Jun 2020		265.68			*	0.00	386.82
Jun 2020				35.17	* Mortgage Insurance	0.00	351.65
Jul 2020		265.68			*	0.00	617.33
Jul 2020				35.17	* Mortgage Insurance	0.00	582.16
Aug 2020		265.68			*	0.00	847.84
Aug 2020				554.46	* Forced Place Insur	0.00	293.38
Aug 2020				35.17	* Mortgage Insurance	0.00	258.21
Sep 2020		265.68			*	0.00	523.89
Sep 2020				176.79	* Forced Place Insur	0.00	347.10
Sep 2020				35.17	* Mortgage Insurance	0.00	311.93
Oct 2020				176.63	* Forced Place Insur	0.00	135.30
Oct 2020				35.17	* Mortgage Insurance	0.00	100.13
					Anticipated Transactions	0.00	100.13
Oct 2020		265.68		176.63	Forced Place Insur		189.18
Nov 2020		265.68		35.17	Mortgage Insurance		419.69
Nov 2020				176.63	Forced Place Insur		243.06
	\$0.00	\$2,624.74	\$0.00	\$2,381.68			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: October 12, 2020

LARRY JOHNSON

Loan: XXXXXXXXXX**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	243.06	1,020.07
Dec 2020	357.53	874.35	County Tax	(273.76)	503.25
Dec 2020		176.63	Forced Place Insur	(450.39)	326.62
Dec 2020		35.17	Mortgage Insurance	(485.56)	291.45
Jan 2021	357.53	176.63	Forced Place Insur	(304.66)	472.35
Jan 2021		35.17	Mortgage Insurance	(339.83)	437.18
Feb 2021	357.53	176.63	Forced Place Insur	(158.93)	618.08
Feb 2021		35.17	Mortgage Insurance	(194.10)	582.91
Mar 2021	357.53	176.63	Forced Place Insur	(13.20)	763.81
Mar 2021		35.17	Mortgage Insurance	(48.37)	728.64
Apr 2021	357.53	176.63	Forced Place Insur	132.53	909.54
Apr 2021		35.17	Mortgage Insurance	97.36	874.37
May 2021	357.53	176.63	Forced Place Insur	278.26	1,055.27
May 2021		35.17	Mortgage Insurance	243.09	1,020.10
Jun 2021	357.53	874.35	County Tax	(273.73)	503.28
Jun 2021		176.63	Forced Place Insur	(450.36)	326.65
Jun 2021		35.17	Mortgage Insurance	(485.53)	291.48
Jul 2021	357.53	176.63	Forced Place Insur	(304.63)	472.38
Jul 2021		35.17	Mortgage Insurance	(339.80)	437.21
Aug 2021	357.53	176.63	Forced Place Insur	(158.90)	618.11
Aug 2021		35.17	Mortgage Insurance	(194.07)	582.94
Sep 2021	357.53	176.63	Forced Place Insur	(13.17)	763.84
Sep 2021		35.17	Mortgage Insurance	(48.34)	728.67
Oct 2021	357.53	176.63	Forced Place Insur	132.56	909.57
Oct 2021		35.17	Mortgage Insurance	97.39	874.40
Nov 2021	357.53	176.63	Forced Place Insur	278.29	1,055.30
Nov 2021		35.17	Mortgage Insurance	243.12	1,020.13
	<u>\$4,290.36</u>	<u>\$4,290.30</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 291.45. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 715.05 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 243.06. Your starting balance (escrow balance required) according to this analysis should be \$1,020.07. This means you have a shortage of 777.01. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

New Escrow Payment Calculation

Unadjusted Escrow Payment	357.53
Surplus Amount:	0.00
Shortage Amount:	32.38
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$389.91</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,259.11 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
GHIDOTTI | BERGER, LLP
1920 Old Tustin Ave.
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
bjaquez@ghidottiberger.com

Attorney for Creditor
U.S. Bank Trust National Association, as Trustee of the FW Series I Trust

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA – RICHMOND DIVISION

In Re:)	CASE NO.: 16-32997-KRH
)	
Larry Nathaniel Johnson, Jr. and Felicia Diane)	CHAPTER 13
Cromwell-Johnson,)	
)	CERTIFICATE OF SERVICE
Debtors.)	
)	
)	
)	
)	
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On November 2, 2020 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Larry Nathaniel Johnson, Jr.
Felicia Diane Cromwell-Johnson
6461 Dawnfield Ln
Henrico, VA 23231

Chapter 13 Trustee

Carl M. Bates
341 Dial 866-813-0912 Code: 8576180
P. O. Box 1819
Richmond, VA 23218

Debtor's Counsel

Laura Taylor Alridge
Boleman Law Firm, P.C.
P.O. Box 11588
Richmond, VA 23230-1588

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on November 2, 2020 at Santa Ana, California

/s / Michaela S Rice
Michaela S Rice